

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method of accessing usage parameters associated with a financial transaction account, ~~which comprises the step of~~ the method comprising:  
establishing ~~an~~ a first account with a holder of the first account;  
establishing a second account with a holder of the second account;  
issuing a presentation instrument associated with said first account;  
establishing an initial set of product usage parameters for said first account;  
providing control of said product usage parameters to the ~~account~~ holder of the  
first account;  
submitting modified product usage parameters by the ~~account~~ holder of the first  
account;  
establishing product usage criteria by a card processing and service provider or a card issuer;  
comparing the submitted product usage parameter modifications with the usage criteria;  
if the submitted product usage parameters comply with said usage criteria,  
implementing same in connection with the account; and  
rejecting the submitted product usage parameters if same do not comply with the usage criteria.

2. (Currently Amended) The method of Claim 1 wherein said account comprises a first account, and ~~which wherein the method includes the additional steps of further~~ comprises:

~~establishing a second account; and~~

~~forming a group with said accounts~~ first account and said second account.

3. (Currently Amended) The method of Claim 2, ~~which includes the additional steps of further comprising:~~

~~designating one of said accounts~~ the first account as a key account;

providing primary product usage parameters for said key account;

~~designating the other said~~ second account as a dependent account;

providing dependent product usage parameters for said dependent account; and

providing [[a]] ~~the~~ holder of said key account with access to and control over the product usage parameters associated with said dependent account.

4. (Currently Amended) The method of Claim 3, ~~which includes the additional step of further comprising~~ creating group master data financial records associated with said group.

5. (Withdrawn) The method of Claim 1 wherein said product usage parameters include ranges of time during which said presentation instrument can be utilized.

6. (Withdrawn) The method of Claim 1 wherein said product usage parameters include geographic restrictions on the usage of said presentation instrument.

7. (Original) The method of Claim 1 wherein said product usage parameters include restrictions on the types of goods and services which can be purchased with said presentation instrument.

8. (Currently Amended) The method of Claim 3, ~~which includes the additional steps of further comprising:~~  
establishing a credit line for said group with a group credit limit;  
establishing a dependent credit line for said dependent account with a dependent account credit limit; and  
said credit limits comprising product usage parameters.

9. (Currently Amended) The method of Claim ~~[[1]] 3, which includes the additional steps of further comprising:~~  
arranging for ~~the~~ allocation of account payments among said key and dependent accounts; and  
allocating account payments among said key and dependent accounts.

10. (Currently Amended) The method of Claim 3, ~~which includes the additional steps of further comprising:~~  
providing statements for said key and dependent financial accounts; and  
providing the key account holder with access to the information provided in conjunction with such statements.

11. (Original) The method of Claim 3 wherein said product usage parameters include the redemption of reward points for purchases by members of said group.

Claims 12-34 (Canceled).

Please add the following new claims:

35. (New) The method of claim 3, wherein the holder of the first account is different from the holder of the second account.

36. (New) The method of claim 1, wherein the first account comprises a first credit card account of a first credit product and the second account comprises a second credit card account of a second credit product, wherein the first credit product is different from the second credit product.